

## ABSTRACT OF THE DISCLOSURE

A coated article is provided so as to include an overcoat having an outermost layer including silicon nitride which overlies an underlayer including a metal oxide ( $MO_x$ ) or a metal oxynitride ( $MO_xN_y$ ), where the metal (M) is selected from the group of Cr, Nb, Hf, Ta, and/or combinations thereof. Such an overcoat provides for good mechanical and chemical protection in the context of heat treatable coated articles. Coated articles herein may be used in the context of insulating glass (IG) window units, architectural or residential monolithic window units, vehicle windows, and/or the like.